

Form RF-1  
Rev. 4/96

Contact Person: Maria Papagijka  
Signature: \_\_\_\_\_  
Telephone No: 301-986-3792

N	Apply Lost Cost Factors to Future Filings? (Y or N)	
33.9%	Estimated Maximum Rate Increase for any Arkansas Insured (%)	<u>Corresponds to Question 3 on RF-2 or RF-WC</u>
-27.3%	Estimated Maximum Rate Decrease for any Arkansas Insured (%)	

SEE EXHIBIT 5.1 FOR THE BELOW

	Rate Change Hist			AR Earned	Incurred	Arkansas	Countrywide	A. Total Production Expense
Year	Policy Cnt	%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio	B. General Expense
2001	1,853	4.2	5/7/2001	2,796	1,801	64.40%	72.00%	C. Taxes, License & Fees
2002	2,031	3.0	10/7/2002	2,918	1,604	55.00%	63.70%	D. Underwriting Profit & Contingencies
2003	2,488	0.4	12/15/2003	3,556	2,179	61.30%	66.00%	E. Other (explain)
2004	2,868			4,380	2,759	63.00%	59.50%	F. TOTAL
2005	3,158			5,084	2,729	53.70%	63.90%	